

Certificate Number: 05781-PAE-DE-031504265

Bankruptcy Case Number: 12-20703



05781-PAE-DE-031504265

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 21, 2018, at 11:55 o'clock AM PDT, Miranda Tsang completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 21, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President